

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT STIPETICH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23761

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/06/2016 and confirmed on 1/9/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		73,730.90
Less Refunds to Debtor	2,298.78	
TOTAL AMOUNT OF PLAN FUND		71,432.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,868.00	
Trustee Fee	3,160.22	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,028.22

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SPECIALIZED LOAN SERVICING LLC Acct: 9126	0.00	38,882.61	0.00	38,882.61
	SPECIALIZED LOAN SERVICING LLC Acct: 9126	1,474.21	1,474.21	0.00	1,474.21
	JPMORGAN CHASE BANK NA Acct: 4954	0.00	0.00	0.00	0.00
					40,356.82

Priority					
	AURELIUS P ROBLETO ESQ** Acct:	0.00	0.00	0.00	0.00
	ROBERT STIPETICH Acct:	0.00	0.00	0.00	0.00
	ROBERT STIPETICH Acct:	2,298.78	2,298.78	0.00	0.00
	ROBLETO LAW PLLC Acct:	2,868.00	2,868.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 3422	7,097.34	7,097.34	0.00	7,097.34
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 6607	15,697.15	15,697.15	0.00	15,697.15
	PA DEPARTMENT OF REVENUE* Acct: 1150	36.10	36.10	0.00	36.10
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXX-CMB	310.00	310.00	0.00	310.00
					23,140.59

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 1150	217.76	6.32	0.00	6.32
	ALLY BANK(*) Acct: 0795	812.98	23.60	0.00	23.60
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 6294	2,358.78	68.48	0.00	68.48
	PORTFOLIO RECOVERY ASSOCIATES, L	2,614.43	75.90	0.00	75.90

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8581				
	PORTFOLIO RECOVERY ASSOCIATES, L	2,559.40	74.30	0.00	74.30
	Acct: 3005				
	CHILDRENS EXPRESS CARE	0.00	0.00	0.00	0.00
	Acct: 8556				
	LVNV FUNDING LLC, ASSIGNEE	951.59	27.62	0.00	27.62
	Acct: 6485				
	LVNV FUNDING LLC, ASSIGNEE	531.93	15.45	0.00	15.45
	Acct: 7727				
	DISCOVER BANK(*)	996.61	28.93	0.00	28.93
	Acct: 1210				
	ELEVATED RECOVERIES++	0.00	0.00	0.00	0.00
	Acct: 3038				
	US DEPARTMENT OF EDUCATION	32,971.12	957.22	0.00	957.22
	Acct: 1150				
	LVNV FUNDING LLC, ASSIGNEE	14,614.83	424.29	0.00	424.29
	Acct: 3064				
	MARINER FINANCE LLC	3,757.75	109.10	0.00	109.10
	Acct: 6715				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct:				
	QUEST DIAGNOSTICS	0.00	0.00	0.00	0.00
	Acct: 6132				
	PORTFOLIO RECOVERY ASSOCIATES, L	138.68	4.03	0.00	4.03
	Acct: 9766				
	CAVALRY SPV I LLC - ASSIGNEE(*)	296.79	8.62	0.00	8.62
	Acct: 4548				
	MIDLAND FUNDING LLC	1,132.66	32.88	0.00	32.88
	Acct: 1889				
	PORTFOLIO RECOVERY ASSOCIATES, L	523.81	15.21	0.00	15.21
	Acct: 2142				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	ACAR LEASING LTD D/B/A GM FINANCIAL	1,189.88	34.54	0.00	34.54
	Acct: 3422				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	JENNIFER STIPETICH	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,906.49

TOTAL PAID TO CREDITORS

65,403.90

TOTAL	
CLAIMED	23,140.59
PRIORITY	1,474.21
SECURED	65,669.00

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT STIPETICH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23761

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert Stipetich
 Debtor

Case No. 16-23761-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Apr 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2020.

db Robert Stipetich, 201 Charlemma Dr, Pittsburgh, PA 15214-1413
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 cr +Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 14301882 ACAR Leasing, LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 14301872 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 14301875 Children's Express Care, 11279 Perry Hwy Ste 450, Wexford, PA 15090-9303
 14301880 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 14301884 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14301886 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Dr,
 Lewisville, TX 75067-4177)
 14301888 Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 14301889 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 14756576 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14301892 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 14361665 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14301893 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14301894 Wells Fargo Home Projects Visa, MAC #X2302-04C, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Apr 28 2020 02:58:05
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14330362 E-mail/Text: ally@ebn.phinsolutions.com Apr 28 2020 02:59:38 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14301871 E-mail/Text: ally@ebn.phinsolutions.com Apr 28 2020 02:59:38 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 14301873 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 28 2020 02:56:43
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 14344643 +E-mail/Text: bankruptcy@cavps.com Apr 28 2020 02:59:59 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14301876 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 28 2020 02:59:44 Comenity Bank,
 PO Box 182125, Columbus, OH 43218-2125
 14301877 E-mail/PDF: creditonebknofications@resurgent.com Apr 28 2020 02:56:46 Credit One Bank NA,
 PO Box 98875, Las Vegas, NV 89193-8875
 14307715 E-mail/Text: mrdiscen@discover.com Apr 28 2020 02:59:39 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14301878 E-mail/Text: mrdiscen@discover.com Apr 28 2020 02:59:39 Discover Fin Svcs LLC,
 PO Box 15316, Wilmington, DE 19850-5316
 14364171 +E-mail/Text: kborkley@bernsteinlaw.com Apr 28 2020 03:00:04 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14301881 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 28 2020 02:59:42 Gm Financial,
 PO Box 181145, Arlington, TX 76096-1145
 14301874 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 28 2020 02:56:42 Chase,
 Attn: Correspondence Dept., PO Box 15298, Wilmington, DE 19850-5298
 14344255 E-mail/PDF: resurgentbknofications@resurgent.com Apr 28 2020 02:57:25
 LNVN Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14360720 E-mail/PDF: resurgentbknofications@resurgent.com Apr 28 2020 02:58:09
 LNVN Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust IV,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14745430 E-mail/PDF: resurgentbknofications@resurgent.com Apr 28 2020 02:56:47
 LNVN Funding, LLC its successors and assigns as as, PO Box 10587,
 Greenville, SC 29603-0587
 14301883 E-mail/Text: bk@lendingclub.com Apr 28 2020 03:00:00 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 14349011 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 28 2020 02:59:53 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14301887 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2020 02:59:50 PA Dept. of Revenue,
 Department 280946, PO Box 280946, Harrisburg, PA 17128-0946
 14362082 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 28 2020 02:58:08
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14302799 E-mail/PDF: rmscedi@recoverycorp.com Apr 28 2020 02:58:05
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 41

Date Rcvd: Apr 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14301890 E-mail/PDF: gecsed@recoverycorp.com Apr 28 2020 02:57:15 Synch/hh Gregg, PO Box 965036, Orlando, FL 32896-5036
14301891 E-mail/PDF: gecsed@recoverycorp.com Apr 28 2020 02:57:15 Synch/lowes, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr NATIONSTAR MORTGAGE LLC
cr* +Specialized Loan Servicing LLC, 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14363072* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741)
14882047* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14301879 ##Elevated Recoveries, PO Box 260804, Plano, TX 75026-0804

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Robert Stipetich apr@robletolaw.com, rmk@robletolaw.com, ecf_admin@robletolaw.com, apr@ecf.courtdrive.com, G16422@notify.cincompass.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 9